

REMARKS

The Office Action of June 4, 2003, has been reviewed, and in view of the foregoing amendments and following remarks, reconsideration and allowance of all of the claims pending in the application are respectfully requested. Despite disagreement with conclusions drawn in the Office Action, Applicants have submitted new claims that further define the inventions as originally disclosed in the above-referenced patent application that will further expedite prosecution. No new matter has been added.

According to one embodiment of the present invention, a system and method provide incentives to customers where the incentives are tailored to the customer's needs and expectations while achieving profitability to the provider. An embodiment of the present invention determines a set of incentives based on call type, customer segmentation, as well as profitability factors. Upon receiving a request for termination or other request, the customer may be routed to an appropriate person, department, or group where the customer's account data may be identified and retrieved. The call type may be identified which describes the caller's present situation. Taking into consideration customer payment history and/or other past behavior, the customer may be categorized as a customer segment. Based on the call type, customer segment and profitability factors, a set of tailored incentives may be determined and offered to the customer to promote customer loyalty and retention. If the customer does not accept the incentive, other sales opportunities may be offered to the customer in an effort to retain customer loyalty.

Claims 1-18 are presently rejected under 35 USC § 103(a) as being allegedly unpatentable over U.S. Patent No. 6,009,415 to Shurling.

Shurling appears to be directed to a data processing technique for scoring customer relationship and awarding incentive rewards. Shurling makes mention of determining a relationship score for the number of different relationships between a bank and each of its customers (col. 1, lines 6-11). Incentive rewards are awarded to customers based on the *relationship scores*. The relationship score of Shurling is based on the number, type and duration of the relationships (col. 2, lines 54-56). Further, the incentive rewards are awarded to each customer based on the automatically determined relationship score (col. 2, lines 56-59). In particular, Shurling fails to consider customer request type, customer segment, and profitability factors associated with a provider when determining incentive awards for retaining a customer. Further, Shurling's incentives are not offered in response to a request type, such as a request to terminate a relationship between the customer and the provider.

Embodiments of the present inventions are directed to providing one or more tailored incentives to a customer *in response to a customer request*. More specifically, Shurling fails to show, teach or suggest receiving a request from a customer; retrieving account data associated with the customer in response to the request where the account data is displayed on a graphical user interface; *identifying the request as a request type, where the request type identifies the customer's current situation; identifying the customer as a customer segment, where the customer segment identifies the customer's past behavior; identifying one or more incentives based on the request type, the customer segment and one or more profitability factors associated with a provider of the one or more incentives*; and offering the customer at least one of the identified one or more incentives for retaining the customer *in response to the request*. System claim 29 recites similar limitations. The combination of claimed elements are not shown

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in Shurling.

Further, none of the cited references make up the deficiencies of Shurling. Dependent claims 20-28, 30-38 depend from either independent claims 19 and 29, respectively. As such, each of these dependent claims contain each of the features recited in the independent claims. For the reasons stated above, Shurling, alone or in combination with any other cited reference, fails to disclose the claimed inventions and the rejections should be withdrawn.

The cited references fail to show, teach or make obvious the invention as claimed by Applicants. For at least the reasons presented above, the rejection should be withdrawn.

CONCLUSION

In view of the foregoing amendments and arguments, it is respectfully submitted that this application is now in condition for allowance. If the Examiner believes that prosecution and allowance of the application will be expedited through an interview, whether personal or telephonic, the Examiner is invited to telephone the undersigned with any suggestions leading to the favorable disposition of the application.

It is believed that no fees are due for filing this Response. However, the Director is hereby authorized to treat any current or future reply, requiring a petition for an extension of time for its timely submission as incorporating a petition for extension of time for the appropriate length of time. Applicants also authorize the Director to charge all required fees, fees under 37 C.F.R. §1.17, or all required extension of time fees, to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Date: August 25, 2003

By: 

Yisun Song

Registration No. 44,487 for

Thomas J. Scott, Jr.

Registration No. 27,836

Hunton & Williams LLP
1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
(202) 955-1966